VIII. Abstract

A computer system and computer-aided method for securing a Shariah-compliant credit enhancement, the method including the steps of: entering a property value and a property financing amount as input to a computer; computing, from the property value and a property financing amount, a quantity of mortgage insurance coverage required to satisfy a Shariah-compliant credit enhancement; and securing a mortgage insurer's commitment to an intermediary to insure a home financing contract, wherein the intermediary is not a lender or borrower. System-provided documentation is also included.